

PATENT  
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Applicant : George W. Landry Art Unit:  
Serial No. : Div'l of 09/332,846 Examiner:  
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For : SYSTEM AND METHOD FOR PAYING BILLS AND OTHER  
OBLIGATIONS INCLUDING SELECTIVE PAYOR AND PAYEE  
CONTROLS

Assistant Commissioner of Patents  
Washington, DC 20231

PRELIMINARY AMENDMENT

Please amend the application at page 1, after the title, by inserting --This application is a divisional of previously filed application Serial No. 09/332,846, filed June 14, 1999, now allowed, which is a divisional of Serial No. 08/889,606, filed July 8, 1997, now U.S. Patent 5,956,700, which is a divisional of application Serial No. 08/253,364, filed June 3, 1994, now U.S. Patent 5,649,117.--

Please cancel claims 1-24, and insert new claims  
25-58 as follows:

--25. A bill paying system, comprising  
storage for payee information for each of a plurality  
of payees.

· storage for payor information, the payor information including parameters established by a payor for enabling

transfers of funds to a payee from the payor establishing the parameters,

a funds transfer generator generating electronic funds transfer messages causing a transfer of an identified amount of funds for an identified payor and an identified payee using bill data, the stored payee information for the payee and/or the stored payor information for the payor,

a communication device for receiving bill data from a plurality of payees, and causing an interactive device to present a plurality of transactions representing bills of at least two different payees.

26. The bill paying system of claim 25 wherein the communication interface is responsive to the payor's authorization of a bill to cause said funds transfer interface to generate an electronic funds transfer message corresponding to the bill.

27. The bill paying system of claim 26 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

28. The system of claim 25 wherein the interactive device comprises a digital computer under the control of the payor, and said transactions are presented to a payor on a computer display.

29. The system of claim 25 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

30. The system of claim 25 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

31. The system of claim 25 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

32. The system of claim 25 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

33. The system of claim 25 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

34. The system of claim 25 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

35. The system of claim 25 wherein said transactions identify a payee originating a bill.

36. The system of claim 35 wherein a payee is identified by name.

37. The system of claim 35 wherein a payee is identified by an identifier.

38. The system of claim 27 wherein the interactive device presents to the payor one or more functions, and the payor communication interface is responsive to a payor's selection of a function at the interactive device.

39. The system of claim 38 wherein the payor communication interface responds to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an identified payee and to an identified payor an amount previously transferred from the payor to the payee.

40. The system of claim 25 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the system preventing transfers of funds which exceed the maximum payment amount, and wherein the payor communication interface responds to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

41. The system of claim 25 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the system preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the minimum interval of time identified for the payee in the stored control parameters of the payor, and wherein the payor communication interface responds to selection of a minimum

interval at the interactive device by altering the minimum interval time for the payor.

42. A bill paying method, comprising  
storing payee information for each of a plurality of  
payees,

storing payor information, the payor information  
including parameters established by a payor for enabling  
transfers of funds to a payee from the payor establishing the  
parameters,

generating electronic funds transfer messages causing a  
transfer of an identified amount of funds for an identified payor  
and an identified payee using bill data, the stored payee  
information for the payee and/or the stored payor information for  
the payor,

receiving bill data from a plurality of payees, and  
causing an interactive device to present a plurality of  
transactions representing bills of at least two different payees.

43. The bill paying method of claim 42 further  
comprising responding to the payor's authorization of a bill by  
generating an electronic funds transfer message corresponding to  
the bill.

44. The bill paying method of claim 42 wherein authorization of a bill is indicated by direct entry and selection of an item representing a transaction presented using the interactive device.

45. The method of claim 42 wherein the interactive device comprises a digital computer under the control of the payor, and said transactions are presented to a payor on a computer display.

46. The method of claim 42 wherein the interactive device comprises a telephone under the control of the payor, and said transactions are presented to a payor via the telephone.

47. The method of claim 42 wherein the interactive device comprises an automated teller machine (ATM) under the control of the payor, and said transactions are presented to a payor on an ATM display.

48. The method of claim 42 wherein said transactions identify a date by which funds are to be transferred from the payor to a payee in payment of a bill.

49. The method of claim 42 wherein said interactive device permits specification of a date by which funds are to be transferred from the payor to a payee in payment of a bill.

50. The method of claim 42 wherein said transactions identify an amount of funds to be transferred from the payor to a payee in payment of a bill.

51. The method of claim 42 wherein said interactive device permits specification of an amount of funds to be transferred from the payor to a payee in payment of a bill.

52. The method of claim 42 wherein said transactions identify a payee originating a bill.

53. The method of claim 52 wherein a payee is identified by name.

54. The method of claim 52 wherein a payee is identified by an identifier.

55. The method of claim 44 wherein the interactive device presents to the payor one or more functions, and further

comprising responding to a payor's selection of a function at the interactive device.

56. The method of claim 55 further comprising responding to selection of a reversal function at the interactive device by generating one or more electronic funds transfer messages transferring from an identified payee and to an identified payor an amount previously transferred from the payor to the payee.

57. The method of claim 42 wherein the control parameters for a payor include a maximum payment amount which may be transferred by the funds transfer interface, the method preventing transfers of funds which exceed the maximum payment amount, and further comprising responding to selection of a maximum payment at the interactive device by altering the maximum payment amount for the payor.

58. The method of claim 42 wherein the control parameters for a payor include a minimum interval time between transfers of funds to a single payee by the funds transfer interface, the method preventing a transfer of funds if any other transfer of funds for the payor and payee occurred during the